Employee Benefits Chart

Employees who are members of a collective bargaining unit should rely on the applicable sections of their contract

	HOURS REGULARLY SCHEDULED TO WORK		
	Clerical employees working less than 17.5 hours per week OR all other employees working less than 20 hours per week, 12 months a year.	Clerical employees working 17.5 to 19.9 hours per week, 12 months a year.	Employees working over 20 hours per week, 12 months a year.
INSURANCE			
MEDICAL			
Group Insurance Commission			
DENTAL	X	×	Y
Delta Dental		~	Pre-Tax available
LIFE			Health & Dental Rates
Boston Mutual			
BOSTON MUTUAL			
FLEXIBLE SPENDING			
ACCOUNTS	X	×	\checkmark
Medical & Dependent Care			
VACATION ACCRUAL Pro-rated based on hours worked			
<5 years = 2 wks			
5-10 years = 3 wks	×	Y	V
10-20 years = 4 wks			
20 years+ = 5 wks			
SICK LEAVE ACCRUAL			
Pro-rated based on hours worked	X	\checkmark	\checkmark
15 Days		•	
PERSONAL DAYS			
Pro-rated based on hours worked	×	√	√
2 Days	~	•	•
Each Fiscal Year			
HOLIDAYS Pro-rated based on hours worked	~		
	×	V	V
12 per year			
EMPLOYEE ASSISTANCE PROGRAM			
rkodkawi	\checkmark	\checkmark	\checkmark
All One Health			
RETIREMENT			
RETIREMENT	\checkmark	\checkmark	✓
	ICMA -RC (7.5%)	ICMA -RC (7.5%)	Middlesex Retirement
DIRECT DEPOSIT	10m/t Re (1.570)	Tellit RC (7.5%)	(9 - 11 %)
DIRECT DEPOSIT	✓	✓	\checkmark
CREDIT UNION			
	√	✓	√
Metro Credit Union Hanscom Federal Credit Union	V	•	V
DEFERRED			
COMPENSATION			
ICMA -RC	✓	V	✓
& SmartPlan			
IRA			/
	×	×	✓
Roth & Traditional			